

# Notice of Allowability

Application No.

09/926,563

Examiner

John M. Winter

Applicant(s)

GRANFELDT ET AL.

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the paper filed on April 29, 2005.
2. ☒ The allowed claim(s) is/are 3,5 and 11.
3. ☒ The drawings filed on 19 November 2001 are accepted by the Examiner.
4. ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:
  1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☒ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  6. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

## Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

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## DETAILED ACTION

### Status

Claims 3,5 and 11 remain pending,

## EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR

1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Jiwen Chen on 12 July 2005.

### Claim 3

A payment system utilizing a card, which includes a microprocessor attached to the card with associated memory circuits for storage of program software and transactions, and which via a terminal can be supplied with an available and useable amount for a card user, from which reduction can be made via a payment terminal when the card is used as a means of payment, and that a unique card number for said card, together with a PIN code registered for the card, are transformed by means of the card microprocessor into a unique user certificate for each individual card, which is used for verification of the authority of the user, characterized in that said card includes stored information relating to a maximum level of amount to which the card can be used without stating PIN code, and information relating to the maximum number of such transactions that can be performed without the card communicating and transferring information of executed transactions to the bank holding the account or similar party, such transactions being registered and stored in the memory circuits of the card with a corresponding reduction and storage of remaining available amount and remaining number of allowed executable transactions; that said card when used in connection with payment terminals not communicating online performs storage of transaction data in the memory circuits of the card as well as in the payment terminal; that said card, when inserted into a reading terminal having direct connection to the bank holding the account or similar party, performs transfer of stored transaction data in the card for registration checking recorded transactions with said bank or similar party, and that preferably also at the same time limit values for total number of transactions allowed without stating PIN code, as well as maximum total amount limit for such transactions, are updated restored and the system further comprising the means for performing ~~further characterized in that the following steps are performed through a payment system to facilitate transfer of an amount between two cards with use of a terminal included in the payment system, wherein: as an initial step, a first card is placed in a terminal with input of type of transaction, PIN code and intended amount; as a~~

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following step, verification is performed of the first card and PIN code, requested amount is reserved, and a time restricted certificate is created for the terminal used; the second and receiving card is placed in the terminal within a predetermined time period with input of the PIN code for the second card, whereby the amount in question is transferred and registered as a completed transaction; and should the second and receiving card not be placed in the terminal within said predetermined time period, the transaction is annulled as not completed.

#### Claim 5

A payment system utilizing a card, which includes a microprocessor attached to the card with associated memory circuits for storage of program software and transactions, and which via a terminal can be supplied with an available and useable amount for a card user, from which reduction can be made via a payment terminal when the card is used as a means of payment, and that a unique card number for said card, together with a PIN code registered for the card, are transformed by means of the card microprocessor into a unique user certificate for each individual card, which is used for verification of the authority of the user, characterized in that said card includes stored information relating to a maximum level of amount to which the card can be used without stating PIN code, and information relating to the maximum number of such transactions that can be performed without the card communicating and transferring information of executed transactions to the bank holding the account or similar party, such transactions being registered and stored in the memory circuits of the card with a corresponding reduction and storage of remaining available amount and remaining number of allowed executable transactions; that said card when used in connection with payment terminals not communicating online performs storage of transaction data in the memory circuits of the card as well as in the payment terminal; that said card, when inserted into a reading terminal having direct connection to the bank holding the account or similar party, performs transfer of stored transaction data in the card for registration checking recorded transactions with said bank or similar party, and that preferably also at the same time limit values for total number of transactions allowed without stating PIN code, as well as maximum total amount limit for such transactions, are updated restored and the system further comprising the means for performing ~~further characterized in that the following steps are performed through a payment system to facilitate transfer of an amount between two cards with use of a terminal included in the payment system, wherein: the card is placed in a card reader connected to a computer with related program software; the program software used in a following step preferably is synchronized with the program software of a seller, with whom the computer is communicating; the PIN code of the card is stated, and based on card data and PIN code an encoded certificate identifying the holder of the card is transferred to the seller; the seller adds to received encoded certificate information relating to the actual amount to be charged to the buyer, and transfers this information to the account holding bank or similar party; said account holding bank or similar party, after checking the authority of card holder and seller, issues a preliminary certificate (claim) relating to the transaction, which via the seller is transferred to the card holder; the card holder from said certificate receives information concerning at least the amount in question, and the card holder in order to finalize the purchase directly to the account holding bank or similar party transfers received preliminary certificate verified as approved (a token); and the account holding bank or similar party performs a checking operation relating to correspondence between earlier "claim" and received "token", and if correspondence is established on one hand reduces existing amount on the card, and on the other hand transfers a certificate to the seller, who is thereby credited the amount in question.~~

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## Claim 11

A payment system utilizing a card, which includes a microprocessor attached to the card with associated memory circuits for storage of program software and transactions, and which via a terminal can be supplied with an available and useable amount for a card user, from which reduction can be made via a payment terminal when the card is used as a means of payment, and that a unique card number for said card, together with a PIN code registered for the card, are transformed by means of the card microprocessor into a unique user certificate for each individual card, which is used for verification of the authority of the user, characterized in that said card includes stored information relating to a maximum level of amount to which the card can be used without stating PIN code, and information relating to the maximum number of such transactions that can be performed without the card communicating and transferring information of executed transactions to the bank holding the account or similar party, such transactions being registered and stored in the memory circuits of the card with a corresponding reduction and storage of remaining available amount and remaining number of allowed executable transactions; that said card when used in connection with payment terminals not communicating online performs storage of transaction data in the memory circuits of the card as well as in the payment terminal; that said card, when inserted into a reading terminal having direct connection to the bank holding the account or similar party, performs transfer of stored transaction data in the card for registration checking recorded transactions with said bank or similar party, and that preferably also at the same time limit values for total number of transactions allowed without stating PIN code, as well as maximum total amount limit for such transactions, are updated/restored; and the system further comprising the means for ~~further characterized in that~~ verification of the validity of a card ~~also includes the step to check if the card has not been used during a predetermined period of time, e.g. 12 months and at attempts to use such an unused card block and empty same of stored data and accessible program software.~~

*Response to Arguments*

1. The Applicant's arguments files on May 31, 2005 have been fully considered.

As per claims 3,5 and 11 the Examiner finds that limitations of amended claims 3,5 and 11 are not disclosed in any prior art references.

*Allowable Subject Matter*

Claims 3,5 and 11 are allowed over the prior art record.

1. The following is an Examiner's statement of reasons for allowance:
2. The closest prior art of record Kawan (US Patent 6,442,532) teaches a a financial transaction system utilizing wireless terminals. Bulk encryption crypto-processor for smart cards: design and implementation " teaches encrypted smart card protocols.

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Ota (JP 2004342075 A) teaches a system for storing information on smart cards.

What they fail to teach or suggest:

A.

A payment system utilizing a card, which includes a microprocessor attached to the card with associated memory circuits for storage of program software and transactions, and which via a terminal can be supplied with an available and useable amount for a card user, from which reduction can be made via a payment terminal when the card is used as a means of payment, and that a unique card number for said card, together with a PIN code registered for the card, are transformed by means of the card microprocessor into a unique user certificate for each individual card, which is used for verification of the authority of the user, characterized in that said card includes stored information relating to a maximum level of amount to which the card can be used without stating PIN code, and information relating to the maximum number of such transactions that can be performed without the card communicating and transferring information of executed transactions to the bank holding the account or similar party, such transactions being registered and stored in the memory circuits of the card with a corresponding reduction and storage of remaining available amount and remaining number of allowed executable transactions; that said card when used in connection with payment terminals not communicating online performs storage of transaction data in the memory circuits of the card as well as in the payment terminal; that said card, when inserted into a reading terminal having direct connection to the bank holding the account or similar party, performs transfer of stored transaction data in the card for registration checking recorded transactions with said bank or similar party, and that preferably also at the same time limit values for total number of transactions allowed without stating PIN code, as well as maximum total amount limit for such transactions, are updated restored.

This distinct feature renders claims 3,5 and 11 allowable.

### ***Conclusion***

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the examiner should be directed to John Winter whose telephone number is **(571) 272-6713**. The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **James Trammell** can be reached at **(571) 272-6712**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://portal.uspto.gov/external/portal/pair>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). Any response to this action should be mailed to:

**Commissioner of Patents and Trademarks**

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Washington, D.C. 20231

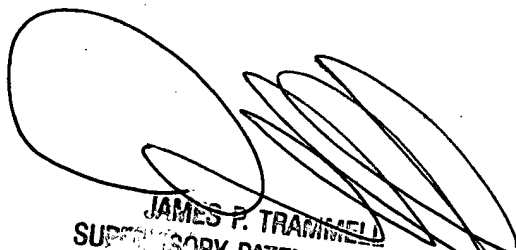
or faxed to:

(571) 273-8300 [Official communications; including After Final communications labeled "Box AF"]

Hand delivered responses should be brought to the Examiner in the Knox Building, 50 Dulany St. Alexandria, VA.

JMW

July 22, 2005

  
JAMES P. TRAMMELL  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3300